

Certificate Number: 03088-PAE-DE-027946380

Bankruptcy Case Number: 16-14411



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 22, 2016, at 11:49 o'clock AM CDT, Helen L Williams completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 22, 2016 By: /s/David Nungesser

Name: David Nungesser

Title: Counselor